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GEOGRAPHY

Malaysia borders on the South China Sea, between Vietnam and Indonesia, covering a total land area of 329,750 km². It is divided into two regions: Peninsular Malaysia (131,588 km²) and Sarawak and Sabah (198,161 km²). Peninsular Malaysia covers the southern part of the Malay Peninsula. Mountains extend down the centre of the peninsula in a north-south direction. Thick tropical

rain forests cover much of this mountainous region. Low, swampy plains spread out over parts of the peninsula west and east of the mountains to the coasts. The west coast has most of Peninsular Malaysia's cities and major seaports. Sarawak and Sabah covers most of the northern part of Borneo. Both Peninsular Malaysia and Sarawak and Sabah have tropical climates.



DEMOGRAPHICS

The total population of 19.7 million in 1994 (expected to grow at a rate of 2.3 percent per year between 1993 and 2000), is 59 percent Malay and other indigenous, 32 percent Chinese, and 9 percent Indian. Malaysia's ethnic groups speak separate languages or dialects, and, in many areas, have different ways of life. Malays make up the most powerful group in Malaysian politics, but the Chinese control much of the nation's economy. The literacy rate is 78 percent. Islam is Malaysia's official religion, but the constitution grants freedom of religion and Muslim, Buddhism, Confucianism, Taoism, and Hinduism are practised. The urban population represented 52 percent of the total population in 1993.

More than 80 percent of Malaysia's population live in Peninsular Malaysia. Kuala Lumpur, the largest city, has about 938,000 people. Peninsular Malaysia includes many crowded cities as well as

large rural sections. Sarawak and Sabah is chiefly a rural area. Overall, the urban population represents 52 percent of the total population.

The majority of the country's Malays live in rural areas on the peninsula. Most of them work as farmers and live in settlements called kampongs. Many houses in rural areas are made of wood. Most have thatched roofs, but some have roofs made of tile. Some houses are raised above the ground on stilts.

Most of Malaysia's Chinese people live in cities. Wealthy and middle-class Chinese live in highrise apartments in downtown areas or in suburban homes. In the cities, some low-income Chinese, as well as Malays and Indians, live in crowded, run-down areas.

Most people of Sarawak and Sabah live in small settlements in rural areas. Several families often live together in long houses along rivers.

ECONOMIC OVERVIEW

The Malaysian economy, a mixture of private enterprise and a soundly managed public sector, has posted a remarkable record of 8 to 9 percent average annual growth from 1987 to 1995. International investors have been committing large sums in the economy. Over twenty years, Malaysia has reduced the economy's reliance on rubber and tin through the development of oil-based commodities and the expansion of manufacturing (mostly electronics) which now accounts for 78 percent of export earnings.

Malaysia is the world's third largest producer of semiconductors after the U.S. and Japan, and the world's largest exporter. The growth has resulted in a substantial reduction in poverty and a marked rise in real wages. It is now one of the most advanced countries in the Third World.

As a multiracial society, it has been necessary to ensure economic growth with social stability. Also, the government is aware of the inflationary potential of this rapid development and is closely monitoring fiscal and monetary policies. The GNP per capita was US\$3,140 in 1993 and has grown at an annual average of 3.5 percent between 1980 and 1993. Malaysia's world competitiveness rank is 21 of 48, and its human development rank is 59 of 174. The percentage of people living under the poverty line in 1990 was 8 percent in urban areas and 23 percent in rural areas. The labour force of 7.3 million workers is young and trainable. The shortage of skilled labour is particularly acute in the manufacturing sector and in the construction industry.

Malaysia reported glowing figures on economic performance in 1994: real growth of 8.7 percent, rising per capita income (US\$3,406), low inflation, a stable currency, technical full employment, and rising exports.

The manufacturing, construction, and services sectors were expected to be key components of robust growth again in 1995. The manufacturing sector contributed about 32 percent to GDP in 1994, with strong increases in both domestic and export markets. Domestic activities rose rapidly in the construction and industrial sectors, boosting

demand for fabricated metal products, chemicals and the non-metallic mineral industries. Strong external demand produced significant growth on the export side for products from the electronic, electrical, non-electrical machinery, textiles, wood and rubber industries.

The services sector, contributing 45 percent to overall GDP, grew 9 percent in 1994 and was expected to grow by at least the same amount in 1995. The major areas of growth are retail trade, tourism, financial services, and utilities sub-sectors. Agricultural growth has slowed down to 0.5 percent in 1994, but was expected to grow 2.8 percent in 1995 and contribute about 15 percent to GDP. Mining, consisting mostly of oil and gas, provides less than 8 percent of GDP and was likely to grow a modest 2 percent in both 1994 and 1995.

Malaysia has diversified its energy resources, but oil remains an important source of energy and will continue to supply about half of primary energy needs through the year 2000. Malaysia's position as a net exporter of oil, however, will likely be reversed in the near term. The substitution of other energy sources for oil and the diversification of energy supply based on available indigenous resources (namely gas) are the central objectives of Malaysia's energy supply policy and strategy. Increased gas production will help meet the country's need for increased power generation. Tenaga Nasional Berhad (TNB) announced in December 1991 that it would permit independent power producers (IPP) in Malaysia, including foreign-led consortia, to operate plants on a build-own-operate basis. Since the first license to operate an IPP was announced in February 1992, six consortia have been awarded licenses.

There are potential trouble spots which merit attention. Increasing worldwide competition will require improved productivity from export firms. A subset of this issue will be chronic labour shortages for both skilled and unskilled workers. Rising demand for imports has strained the balance of payments and highlighted a continued reliance on imported components for the

production of principal exports. Inflation, as always, remains a concern for monetary managers.

The 1995 budget projected the third consecutive balanced budget with US\$18.6 billion in spending, of which US\$5.5 billion is allocated for developmental purposes. The four main objectives are to sustain strong growth, reduce inflation, develop skilled manpower and build a progressive and balanced society. Defence allocations for development purposes in 1995 were US\$1 billion. There was some relaxation of foreign-exchange controls that could benefit foreign firms with local operations. The Government reduced its budget and eliminated import duties on 2,600 items, mostly raw materials. It also reduced corporate and maximum personal income tax rates two percentage points to 30 percent and 32 percent, respectively. The government is counting on strong growth to fund the reductions in tax and tariff rates. In 1994, when tariffs were

reduced on 600 items, government revenue increased by 17 percent. While the government plays a diminishing role as a producer of goods and services, it continues to hold equity stakes (generally minority shares) in a wide range of domestic companies. These entities are rarely monopolies; instead, they are one (generally the largest) player among several competitors in a given sector. However, government-owned entities are major players in some sectors, particularly plantations and financial institutions. Since 1986, the government has begun privatizing many entities, including telecommunications, the national electricity company, the national airline and the government shipping firm. The government sold off its remaining shares in Malaysia Airlines (MAS) in August 1994 and this reorganization of MAS has already improved profitability. Seaports, some hospitals and pharmaceutical supply centres are in various stages of privatization.

POLITICAL OVERVIEW

Malaysia is a constitutional monarchy with a parliamentary system of government. In practice, power is strongly concentrated in the Prime Minister, who has traditionally been head of UMNO (the United Malays National Organization), the principal party in the governing coalition which has ruled Malaysia continuously since independence from the U.K. in 1957. The position of Monarch, the Yang di Pertuan Agong, is rotated among the rulers of nine of the thirteen states of Malaysia. The role has over time become almost entirely ceremonial and symbolic. The ruling coalition scored an impressive victory in the general elections held in April 1995.

The Malaysian political environment is strongly favourable to international and domestic business development.

The government has taken a strong pro-active role in the development and industrialization of the Malaysian economy. This has included significant state sector investment, a close alliance between government and the private business community, and a variety of policies and programs to bolster the economic status of the Malay and indigenous

communities, commonly referred to as "bumiputras". Malaysia is a multi-ethnic society, with Malay, Chinese, and Indian communities. Tensions between these groups were serious in the past. However, with rapid economic growth over the past several decades, in which all groups in the country have shared, these tensions have become much less salient than previously.

Malaysia is a member of ASEAN (Association of South East Asian States), founded in 1967 with Indonesia, the Philippines, Singapore, Thailand and Brunei. Canada supports ASEAN and participates in an annual dialogue with ASEAN members at the level of Foreign Ministers. ASEAN is working to create AFTA (ASEAN Free Trade Area), which if successful would create a single market of over 330 million people. Vietnam was expected to join ASEAN in 1995. If, as expected, Laos, Cambodia, and Burma also join ASEAN in the future, the group would include over 400 million people. Malaysia is also a member of APEC (Asia-Pacific Economic Cooperation), which includes Canada, the U.S., China, Japan and most of the other countries of the Pacific Rim.

TRADE POLICY

The Malaysian economy has traditionally been based on the export of primary products. However, consumer and export-oriented industries have gradually assumed a greater role mostly due to foreign investment and a relatively cheap currency (Ringgit). GDP growth rates over the last several years have been in the range of 8 to 9 percent, and the GNP reached \$101.9 billion in 1994.

Unemployment is just over 4 percent, and inflation a very manageable 3.7 percent.

Canada-Malaysia trade has almost tripled since 1985, reaching \$2.07 billion in 1995. Canadian exports to Malaysia reached \$534 million, while Malaysian exports to Canada have grown at a tremendous rate and reached \$1.5 billion. The trade balance is in Malaysia's favour by \$1.01 billion.

There are no barriers to trade between the two countries, and overall relations are excellent.

HOUSING CONDITIONS

The World Bank housing indicators for the principal city of the country in 1990 indicated that the average floor area per person was 18.58 m² in Malaysia, with 1.67 persons per room and 1.03 households per dwelling unit. Eighty-six percent of the structures were considered to be permanent and 94 percent had water connection. The percentage of owner-occupancy was 59 percent.

The total housing stock was 3.4 million units in 1992. Information on housing starts is unreliable, most recently showing 14,000 starts in 1986. In 1992, 6.4 percent of GDP was invested in residential housing construction. The total expenditure on housing represented US\$1.9 billion

in 1992, or US\$102 per capita (3.2 percent of GNP per capita).

There is a housing deficit due to the large population growth rate in Malaysia. However, masonry and indigenous materials geared to the tropical climate are most often used. The state provides special incentives for building materials production and housing-related products manufactured by indigenous people, including wood-frame components. State and local authorities have control over development approvals, which normally take 3 to 4 months to obtain. All land is state-controlled and there is resistance to having real estate pass into hands of non-nationals.

HOUSING SECTOR

Overview

The growth of the Malaysian economy has averaged 8.5 percent over the last seven years, against a background of low inflation rate and strong increase in disposable income.

The construction industry overall represented a 4 percent share of Gross Domestic Product in 1993. Manufacturing accounted for 30 percent of GDP, agriculture for 16 percent, and hotels and restaurants for 12 percent. The construction sector has large spill-over effects, in particular on the manufacturing and the banking and finance sectors. It has expanded significantly, averaging 13.5 percent a year during the last five years.

The rapid economic development and urbanization has made the provision of adequate and affordable shelter one of the more urgent socio-economic challenges faced by Malaysia.

Good economic growth has given rise to an increase in household income and citizens' purchasing power. This has contributed to an increase in demand for housing usually far exceeding its supply, resulting in an increase in the market price of housing. This situation was worsened by speculation.

The conventional low-cost houses have a RM 25,000 (\$13,900) upper ceiling imposed by the government. They are directed to families whose monthly income is below RM 1,000 (\$560). Medium-cost houses in the range of RM 32,000 to RM 75,000 (\$17,800 to \$41,700) meet the demand of target groups whose monthly income is between RM 1,000 and 2,000 (\$560 and \$1,100). Prices of modern condominiums are in the RM 205,000 (\$114,000) to RM 450,000 (\$250,000) range.

The distribution and selling of low-cost units especially by the private developers has created some dissatisfaction. Claims were made that target groups are not benefitting from the sale of low-cost units by private developers. It has become necessary to implement a system of registration of intending buyers of low-cost housing units to determine their eligibility to purchase low-cost units.

Major Participants in the Housing Industry

As an industry, the provision of housing in Malaysia involves both the public and the private sectors. Low-cost housing, however, has been exclusively undertaken by the Government, particularly under the public low-cost housing program by the state governments with loans from the federal government, as well as those constructed by regional and land development agencies to meet the housing needs of settlers in the respective regional schemes throughout the country.

In ensuring the continued priority of low-cost housing in the national housing policy, the government will increasingly assume the role of enabler and facilitator. The government will be actively engaged in the formulation of policies and programs, determining the housing direction, preparing needs and targets both at the national and sub-national levels, and developing effective housing delivery systems, among others. Under the Seventh Plan, state governments are expected to be more actively involved in translating housing strategies including housing targets, and needs by cost and type of houses and by localities. The Sarawak Housing and Development Commission is referred to as Perumas.

The private sector has concentrated mainly on the provision of medium- and high-cost housing. Since the Fourth Malaysia Plan (1981-1985), the government introduced a policy requiring private housing developers to build a certain percentage of low-cost houses in their housing schemes to supplement the efforts of the government in meeting the increasing housing needs of the low-income groups.

The private housing developers are all licensed under the Housing Developers (Control and Licensing) Act 1966 and the various cooperative societies. Associations related to the construction sector in Malaysia include:

- Master Builders Association Malaysia
- Malaysian Architects' Association

- National Ready-Mix Concrete Association of Malaysia
- The Cement and Concrete Association of Malaysia
- Housing Developers' Association of Malaysia
- Association of Consulting Engineers Malaysia
- Institution of Surveyors Malaysia
- Building Materials' Distributors Association of Malaysia

Key Housing Market Institutions

The government has approved the set-up of the Malaysian Construction Industry Development Board, which among other things will address the issue of quality standards. It will help to shore up the image and competitiveness of the construction sector, and should also promote the export of Malaysian construction services and expertise.

Relevant Regulatory Systems

Provision of Land

The state governments provide the land needed for development projects. Land is available in large quantities.

Utilities

Recent major construction projects included the national sewerage system, the Balun hydro-electric power plant in Sarawak, and independent power plants and water treatment plants.

Housing as a National Priority

Malaysia's housing policy is basically geared towards meeting the objective of ensuring access to adequate and decent shelter to all its citizens, and particularly to the low-income groups. In implementing this policy, the quantitative and qualitative aspects of housing developments are taken into account. Although most of the low-cost houses built are offered for outright sale in line with the government's long term policy of encouraging home ownership, the government is also concerned with the immediate objective of providing decent shelter for those who are unable or not ready to buy their own houses.

Housing development activities, with their vast multiplier effects on the economy, are recognized as an important contributor to the country's economic development.

State of Local Housing Markets

The national housing stock in 1991 was 4.09 million units. Under the Sixth Malaysia Plan, a total of 655,836 housing units were constructed by both public and private sectors, exceeding the set target of 573,000 units. Of this total, the public sector's contribution was 102,426 units accounting for 58.9 percent of its target of 174,000 units, while that of the private sector was 553,410 units, exceeding its set target of 399,000 units. By price breakdown, 258,010 units of the overall number constituted low-cost houses, indicating an achievement of 75 percent of the low-cost target. The medium- and high-cost housing units both exceeded their targets before the end of the period. As a result, there appears to be an oversupply position developing among condominiums.

In an effort to adjust to the changing pattern of housing demand and in order to meet more adequately the housing needs of the country, it is anticipated that the construction of low-cost houses will be reduced. Under the Seventh Malaysia Plan (1996-2000), out of a total of 800,000 units targeted for delivery, only 232,000 units of low-cost units are targeted for construction as compared to 343,000 units under the Sixth Plan, after taking into account the shift in income distribution from low- to medium-level and the actual capacity to deliver by the public and private sectors. Of this target, 20,000 units will constitute housing for the very poor and 15,000 units to be delivered as rental housing and site-and-services for households earning an average monthly income of between RM 200 to RM 500). The conventional low-cost houses costing not more than RM 25,000 (\$13,900) per unit will continue to be built. A total of 197,000 units of low-cost houses or 25 percent of the total housing target will be delivered under the Seventh Malaysia Plan. The states of Sarawak and Sabah will be given top priority in the allocation of low-cost houses, followed by Terengganu and Kelantan.

The private sector's role in the provision of low-cost houses under the Seventh Malaysia Plan

is expected to be reduced to 133,000 units as compared to 217,000 units under the Sixth Malaysia Plan. This reduction is a result of adjustments being made particularly in respect to the termination of the special low-cost housing program by the end of the Sixth Malaysia Plan, as well as to encourage the private sector to undertake a more prominent role in meeting the target of delivering more houses in the range of RM 25,000 to RM 60,000 per unit (\$13,900 to \$33,300) (low- medium-cost houses). It is estimated that 346,500 units of low-medium cost houses are required over the next five years to meet the growing demand of low- to middle-income target groups, which constitutes about 43 percent of the total 800,000 units required under the Plan.

Renovation Activity

The Government is considering upgrading and rejuvenating low-cost houses that were built by the authorities under the previous Development Plans.

State of Local Transportation Networks

Major housing development projects usually include infrastructure developments in order to ensure proper access.

Recent major infrastructure projects include the construction of the new international airport in Sepang, sea ports (Port Klang and Lohor), the second causeway linking Johor and Singapore, and the light rail transit system in Kuala Lumpur.

The government imposed a temporary freeze on new highrise projects in Kuala Lumpur's centre

while measures were being taken to overcome the traffic congestion in the city.

Organization of the Local Housing Industry and its Capabilities

Number of Builders and Concentration in the Industry

In 1991, it was estimated that 1,412 organizations were involved in the residential construction sector. Additionally, special trade construction accounted for 1,846 firms, of which electrical works and metal works had 724 and 356 units respectively. Individual proprietorship accounted for a 42-percent share of the establishment in 1991, followed by private limited companies (39 percent) and partnerships (18 percent). The bulk of the gross output value came from the private limited companies. The majority of establishments (99 percent) were owned by Malaysian residents. Residential construction employed 95,534 people in 1991, electrical works 23,206, and metal works 10,991. Many of the construction companies are small and medium-scale operators.

The construction sector is labour-intensive and domestically oriented.

Representation of Trades People

Under the special trade construction sub-sector are works related to metal; electrical; plumbing; sewerage and sanitary; refrigeration and air conditioning; painting; carpentry; tiling; rubble wall and flooring; and glass and other special trade works.

MATERIALS, LABOUR AND FINANCING

Materials

In spite of low-cost housing developments being constrained by the RM 25,000 per unit ceiling, efforts are continuously being made to provide new and improved design standards and features. However, there have been cases of poor quality of construction among the cheapest developments in the past, where either the foundation collapsed or the roofs leaked.

The government intends to continue to encourage new generation low-cost housing developments through design innovation and creativity and the introduction of better and cheaper materials.

The quality of construction of higher-cost developments is much higher, as better quality materials are used.

Alternatives to the present construction method of reinforced concrete structural frame would allow savings in construction cost and construction time. For instance, it has been found that by using the loadbearing brickwall system, the construction time could be reduced by 13 percent, and the construction cost could be reduced by almost 17 percent.

Construction materials are available locally at low prices. Wood is available locally in sufficient quantities. However, there is a concern of a

shortage of some materials, particularly cement, in the short term.

Labour

As a result of its strong growth during the last five years, the construction sector is facing a shortage of workers, especially skilled labour, and rising wages.

Financing

The government, through the Central Bank, imposes a quota on all commercial banks and finance companies for the financing of low-cost houses against their total lending to the housing sector. In addition, they are required to charge an interest rate of no more than 9 percent per annum on loans approved for the purchase of houses costing less than RM 100,000 (\$55,560).

The Ministry of Housing and Local Government operates a housing loan scheme to assist low-income groups build houses on their own land.

Finally, supplementary housing finance is also provided by the Employees Provident Fund (EPF) to help contributors pay for the purchase of houses.

In addition to the financial measures above and in line with the objective of providing access to housing, the government launched several funds for housing the poor.

HOUSING MARKET ACTIVITY, NEED AND DEMAND

Local Technology

Rows of 8 to 12 houses are built most often. Detached houses range from modest two storey, two-car garage units to luxury mansions.

The industry still depends on the method using a reinforced concrete structural frame. In this system, reinforced concrete beams and columns provide the support and carry all the load, whereas the brick work serves only as infill or non-structural partition. This method involves long waiting times for the concrete to harden and for the striking of the formwork.

Bricks are the most widely used building materials in the Malaysian construction industry. The standard size of a brick, according to Malaysian Standard MS 76:1972 is 215 mm long, 102.5 mm wide, and 65 mm thick. This size enables a brick to be easily held, lifted and worked upon using only one hand.

Window frames are either made of local hardwood or local fabricated aluminium bars. The sliding aluminum glass windows are the most popular ones.

The roof frame is usually made of local hardwood and the roof itself of ceramic tiles. A cheaper and popular method is to use metal alloy sheets like zinc that are stamped and coloured to look like roof tiles (usually red and blue).

Although insulation should be used to minimize the air conditioning loads, there are very few buildings using rigid foam board or any other insulation material.

Interiors are usually made of tiled or marbled floors, and sometimes hardwood floors.

Split unit air conditioners and ceiling fans are the most popular ventilation systems.

Local Housing Activities

One of the major projects under way locally is the construction of the Commonwealth Village

undertaken by United Engineers (Malaysia) Sdn Bhd.

Housing Need

In the midst of the bullish outlook for the industry, a major concern is the strained supply capacities of certain building materials, in particular cement.

Low-cost houses are heavily subsidized by the medium- and high-cost houses, therefore technologies in prefabrication of quality houses or buildings are of great interest to local contractors.

General Factors Influencing Demand

Six strategies will be adopted in the Seventh Malaysia Plan (1996-2000) aimed at enabling the economy to meet future challenges, alongside policies and strategies already in place.

- the first strategy is to maintain macro-economic stability by pursuing prudent and pragmatic fiscal and monetary policies to sustain high growth with price stability;
- the second will give emphasis to productivity enhancing policies, with a view to transforming the economy from an investment driven one to a productivity driven one;
- the third is to mobilize high domestic savings to support domestic investments;
- the fourth will emphasize large scale industrial production for exports as well as restructure strategic industries;
- the fifth is to institute measures to encourage domestic production of industrial output and expand activities in the services sector to correct the imbalances in the services account of the balance of payment; and
- the sixth is to encourage investment overseas via strategic alliances.

Declining absolute poverty, narrowing income inequalities between regions and ethnic groups, increasing quality of life and expanding economic opportunities are significant features of the socio-economic scenario in Malaysia. This will

bring forth changes in the housing consumption patterns in anticipation of future social demands and preferences. A substantial proportion of the Malaysian society will become more affluent in life-styles, requiring quality houses with improved socio-economic amenities.

Other Factors Influencing Demand

Demographic Profile, Population Growth, Trends in Urban/Rural Settlement

The urbanization of Malaysia's population is expected to continue at a rapid pace as a result of the expansion of the modern sector as well as greater rural urban migration, particularly in Peninsular Malaysia where about 82 percent of the total population is concentrated. In 1970 the population of Malaysia was 10.4 million of which 26.8 percent were urban dwellers. This population increased to 13.1 million in 1981 and 34.2 percent were urban dwellers. In 1991 the population size

rose to 17.6 million and 50.3 percent of this total constitutes urban dwellers. With the present growth rate and assuming a continuing rate of net migrant influx, the population of the country is projected to reach 22.7 million by the end of the century. By the time the nation attains its fully developed status in 2020, the population is forecasted to reach 32 million with not less than 80 percent being urban dwellers.

Cultural Factors Influencing Demand

There is, according to most people, a strong preference for landed properties, something that stems from the traditional belief that anything you own that stands directly on land is the most secure possession or safest investment. However, this may no longer be quite true, as far as middle-range to up-market properties are concerned. There is a new trend emerging for condominium living, especially among the nouveaux riches.

EXPORT OPPORTUNITIES AND STRATEGIES

Opportunities

The total market for building materials in Malaysia was US\$3.5 billion in 1993. Canada is beginning to have a presence in this sector, and building product sales to Malaysia reached \$3 million in 1994. The country presently imports close to \$500 million in building materials and there may be some untapped potential for Canadian companies. Malaysia has a strong local economy, with an annual growth of over 8 percent over the past 3 years. The country was identified as a big emerging market by the U.S. Department of Commerce and was ranked 7th on the MSU rating of the 23 most promising import markets.

Opportunities exist for Canadian firms specializing in the supply of building technologies and components. Technologies allowing to decrease the construction time and the requirements in manual labour are the most likely to be well received. The study team was able to identify the following specific opportunities for demand in the short term:

- steel studs and sections for load-bearing and non-load bearing walls;
- plumbing materials;
- cabinet units and vanities;
- home automation systems and controllers; and
- window units.

As with most of the countries in Asia and the Pacific Rim, Malaysia does not yet make

widespread use of western construction techniques and technologies. The expanded use of steel studs and sections will have additional spin-off benefits to drywall imports and other technologies.

As the economy expands in Malaysia the market for better housing will prompt the importing of more finished products and home technology. Eventually these products would best be assembled or manufactured locally using imported materials and manufacturing expertise and machinery.

Potential Housing Import Demand

Opportunities exist for Canadian firms specializing in the supply of building technologies and components. Technologies allowing a decrease in the construction time and the requirements in manual labour are the most likely to be well received. Price competitiveness is a major issue.

Principal Foreign Competitors

Bricks that are not made locally are imported from China or Thailand.

Some wood products are imported from India, where the supply is plentiful and very inexpensive.

The import duties of several items of building materials and construction equipment were reduced in the 1994 budget in order to meet the growing needs of the construction industry.

BUSINESS ENVIRONMENT

Overview

Canadian business visitors to Malaysia do not require visas unless they are coming for the purpose of employment in the country. Business visitors may be issued passes at the point of entry for the purpose of attending business meetings and conducting business negotiations in Malaysia. However, anyone who is to be employed in Malaysia, or to engage in work in Malaysia such as the overseeing of the installation of equipment on a project, must apply for a business or professional pass prior to arrival in Malaysia. English is widely spoken in Malaysia and is commonly used in business.

Business Infrastructure

Malaysia is well served by a number of international airlines through Kuala Lumpur. Further international connections are less than an hour away in Singapore, with which there is a joint Malaysian Airlines/Singapore Airlines air shuttle service. Within the country, Malaysian Airlines provides frequent service to all major cities. The most recent innovation in transportation in the country is the completion in February 1994 of the North-South Highway. Stretching the length of the peninsula, it has reduced driving time from Singapore to the Thai border to 7 hours. This is already having an impact on industry location decisions as well as on business travellers between Kuala Lumpur, Singapore, and Penang, where much of the electronics industry is located.

Kuala Lumpur and other major cities in Malaysia have world-class hotel accommodations catering to both business visitors and international tourism. For longer stays in the country, the market for rental housing and apartments in the Kuala Lumpur area is large and not overly expensive by regional standards. Food in Malaysia includes the three local cultures—Malay, Chinese, and Indian—as well as restaurants specializing in U.S., Japanese, Korean, and European cuisine. Kuala Lumpur has a state-of-the-art U.S.-operated medical facility. International telephone service from Malaysia is only adequate, and more investment is being undertaken to keep up with the

very rapid growth in demand. In recent years there have been occasional power outages affecting industry, including a national blackout in 1993 and a blackout in Penang in June/July 1995 which cut power to the factories for more than a week, but this problem should be eliminated in the next two years as several new private power-generating plants come on line.

The following are commercial holidays:

**Table 1:
Holidays**

January 1	New Year's Day
February 1	Kuala Lumpur City Day
February	Chinese New Year
February	Hari Raya
April	Hari Raya Haji
May 1	Labour Day
May	Wesak Day
May	Awai Muhamram
June 1	Agong's Birthday
July	Prophet Mohamad's Birthday
August 31	National Day
October/ November	Deepavali
December 25	Christmas

Finding a Partner

Many exporters designate an existing Malaysian-based trading company as their local sales agent, responsible for handling customs clearance of imported goods, dealing with established wholesalers and retailers, marketing the product directly to major corporations or the government, and handling after-sales service.

Establishing an Office

In other cases, some exporters have found it advantageous to establish their own subsidiary company in Malaysia to directly handle sales, distribution, and service. While this provides more direct control, it requires a commitment of capital and the identification of suitable local joint venture partners to establish such a company in Malaysia. The Government of Malaysia, for its

part, is working to attract companies to establish offices in Malaysia, both to deal with the local market and the regional market. Because of this, there appears to be a government preference for companies with a local presence when considering bids on major items. Companies that are only represented from offices outside Malaysia are often at a disadvantage in such major competitions, or in establishing long-term markets with major private sector firms.

Advertising and Promotion

A number of Malaysian and international advertising, accounting and consulting firms are present in Kuala Lumpur and can provide market survey services and advice on potential agents or partners for an interested exporter.

Advertising approaches differ depending on market sectors. Consumer goods advertising techniques include the full range of television, press, and outdoor and other approaches. Sales of equipment and materials to particular industries depend heavily on specialized trade fairs, publications, and visits by company representatives. Sales to the government involving major equipment or projects involve extensive high-level contact by local representatives and visiting company representatives. Major companies with investments in Malaysia or interest in significant export sales often also engage in continuing programs of company image building through articles and advertising in local business journals, sponsorship of conferences and other events, and participation in public-private sector consultative bodies.

Malaysia currently has four TV channels, two government and two private. It has a number of English language papers, the largest being the New Straits Times and the Star. The primary business-oriented paper is the Business Times, published by the New Straits Times group. There is an extensive press in Bahasa Malaysia and Chinese. There are a number of business-oriented magazines, including Malaysian Business, Malaysian Industry and the Malaysian Investor.

Need for Local Legal Assistance

Any firm intending to establish a local office should secure the services of a local lawyer.

Malaysia's legal system is based on British common law. The Malaysian legal system is, moreover, relatively transparent. Good lawyers are available, and the country is not particularly litigious.

Protecting Your Intellectual Property

Malaysia has a strong intellectual property (IPR) regime. In 1986 the government passed a strong patent law, and in 1987 it enacted a copyright law that explicitly protects computer software. Trademark infringement has not been a major problem for companies, and patent protection is good.

Regulatory Issues

The Ministry of International Trade and Industry (MITI) is primarily responsible, within the Government of Malaysia, for the formulation and implementation of trade regulations and policies.

Raw materials used directly for the manufacture of goods for export are exempt from import duties if such materials are not produced locally or if the local materials are not of acceptable quality and price. Exemptions from duties are also available for machinery and equipment used directly in the manufacturing process or not available locally.

Import duties range from 0 to 200 percent, with the average duty rate being less than 10 percent. The higher rates apply to luxury goods, including knocked down and assembled automobiles. In addition to import duties, a sales tax of 10 percent is levied on most imported goods. Like import duties, however, this sales tax is not applied to raw materials and machinery used in export production.

Quantitative import restrictions are seldom imposed except on a limited range of products for protection of local industries or for reasons of security. Recently, for example, a system of quantitative licenses has been instituted for the import of certain plastic resins, for the purpose of protecting a domestic petrochemical operation.

Malaysia is a member of the ASEAN Free Trade Area (AFTA), which aims to reduce trade barriers between the member countries (Malaysia, Indonesia, Singapore, Thailand, the Philippines and Brunei) over a fifteen-year period. Progress to date, has been relatively slow, though the target

date for completing AFTA has been advanced to 2003.

EDC Financial Risk Assessment

The Export Development Corporation (EDC) helps Canadian companies compete in world markets through the provision of financial and risk management services. These include export credit insurance, financing to foreign buyers of Canadian goods and services, and guarantees.

The following information was obtained from the EDC Country Risks and Opportunities book (fall, 1996).

These issues should be taken into consideration when assessing financial risk in Malaysia:

- Over the past eight years, economic performance has been marked by strong export growth and by high investment, as well as a strong pickup in private consumption, which have contributed to the rapid expansion experienced by the country. GDP growth has been in the area of 9 percent a year in recent years.
- To manage demand pressures, monetary policies will undoubtedly be tightened, as the public sector fiscal surplus of 1995 has turned into a fiscal deficit of one percent of GDP in 1996.
- Because of its high and sustained expansion, the economy is now plagued by bottlenecks, labour shortages and spiralling wages, leading to underlying inflationary pressures. However, at less than 5 percent, the inflation rate is low by international standards.
- The government's seventh development plan (1996-2000) will focus on productivity and selective investment. Public investment will be on infrastructure, such as transport and utilities, while private investment is expected to be concentrated on telecommunications, roads and railways, as well as mega projects, such as the Bakun Dam and the new capital city in Putrajaya. Expenditures appear to be concentrated in 1996-98 period. Private projects are mostly conducted on the basis of build-operate or build-operate-transfer contracts.
- Strong export growth continues, but needs for large imports of capital goods for the buoyant manufacturing sector and infrastructure have wiped out the surplus on the trade balance. Large net invisible payments (transportation costs, repatriation of profits and interest payments) have produced a much wider current account deficit starting in 1995. It is expected to remain relatively high through 1997, reflecting the concentration of private infrastructure projects. It had been equivalent to 3 percent of GDP for the past two years, which is fairly high, and has given rise to questions of external sustainability.
- The export base is diversified and Malaysia has been increasing its share of trade with dynamic ASEAN countries. This reduces its vulnerability to external shocks and to downturns in industrial countries.
- The financial position of the banking system has strengthened. Moreover, the external current account deficit has been financed by direct foreign investment.
- The external debt is low as a percentage of both GDP and exports and the stock of external short-term debt is very small. The debt service ratio is low and reserves are comfortable, equivalent to 4 months of imports. To maintain that level, it is estimated that capital inflows will have to average US\$11.5 billion a year over the next few years. A reduction in the external current account deficit should be an important medium-term goal as the shift towards infrastructure investment will reduce the needed export growth and increase the pay-back period of investment outlays.
- Large capital investment inflows will keep the overall balance of payments in a strong position. The overall short and medium-term prospects are good.

Collection Experience

The overall collection experience is in Malaysia good. A full range of trading terms is common. There are no credit or financial issues.

CONTACTS

Canada Mortgage and Housing Corporation

Housing Export Centre

700 Montreal Road
Ottawa, ON K1A 0P7

Tel.: 1-800-465-6212 or
(613) 748-2000
Fax: (613) 748-2302

Canadian Government Departments and Services

Department of Foreign Affairs and
International Trade (DFAIT)

InfoCentre
Lester B. Pearson Building
125 Sussex Drive
Ottawa, ON K1A 0G2

Tel.: 1-800-267-8376 or
(613) 944-4000
Fax: (613) 996-9709
FaxLink: (613) 944-4500
InfoCentre Bulletin board:
Tel.: 1-800-628-1581 or
(613) 944-1581

Canadian High Commission in
Malaysia

Asia and Pacific Trade Division
South East Asia Division (PSE)
125 Sussex Drive
Ottawa, ON K1A 0G2

Tel.: (613) 996-5824
Fax: (613) 944-1604

Plaza MBF, 7th Floor
Jalan Ampang
50450 Kuala Lumpur
Federation of Malaysia

Tel.: (011-60-3) 261-2000
Fax: (011-60-3)
261-3428/261-1270

International Trade Centres

Newfoundland

International Trade Centre
P.O. Box 8950
Atlantic Place
215 Water Street
Suite 504
St. John's, NF A1B 3R9

Tel.: (709) 772-5511
Fax: (709) 772-5093

Prince Edward Island

International Trade Centre
P.O. Box 1115
Confederation Court Mall
134 Kent Street
Suite 400
Charlottetown, PE C1A 7M8

Tel.: (902) 566-7443
Fax: (902) 566-7450

Nova Scotia

International Trade Centre
P.O. Box 940, Station M
1801 Hollis Street
Halifax, NS B3J 2V9

Tel.: (902) 426-7540
Fax: (902) 426-5218

New Brunswick

International Trade Centre
1045 Main Street
Unit 103
Moncton, NB E1C 1H1

Tel.: (506) 851-6452
Fax: (506) 851-6429

Quebec

International Trade Centre
5 Place Ville-Marie
Seventh Floor
Montreal, PQ H3B 2G2

Tel.: (514) 283-6328
Fax: (514) 283-8794

Ontario

International Trade Centre
Dominion Public Building
1 Front St. West
Fourth Floor
Toronto, ON M5J 1A4

Tel.: (416) 973-5053
Fax: (416) 973-8161

Manitoba

International Trade Centre
P.O. Box 981
330 Portage Avenue
8th Floor
Winnipeg, MB R3G 2V2

Tel.: (204) 983-5851
Fax: (204) 983-3182

International Trade Centres (cont'd)

Saskatchewan	International Trade Centre The S.J. Cohen Building 119-4 th Avenue South Suite 401 Saskatoon, SK S7K 5X2	Tel.: (306) 975-5315 Fax: (306) 975-5334
Alberta <i>* Edmonton office is also responsible for Northwest Territories</i>	International Trade Centre Canada Place 9700 Jasper Avenue Room 540 Edmonton, AB T5J 4C3	Tel.: (403) 495-2944 Fax: (403) 495-4507
	510-5th Street S.W. Suite 1100 Calgary, AB T2P 3S2	Tel.: (403) 292-4575 Fax: (403) 292-4578
British Columbia <i>* Vancouver office is also responsible for the Yukon</i>	International Trade Centre 300 West Georgia Street Suite 2000 Vancouver, BC V6B 6E1	Tel.: (604) 666-0434 Fax: (604) 666-0954

Export Development Corporation (EDC)

Ottawa	151 O'Connor Street Ottawa, ON K1A 1K3	Tel.: (613) 598-2500 Fax: (613) 237-2690
Vancouver	One Bentall Centre 505 Burrard Street Suite 1030 Vancouver, BC V7X 1M5	Tel.: (604) 666-6234 Fax: (604) 666-7550
Calgary	510-5th Street S.W. Suite 1030 Calgary, AB T2P 3S2	Tel.: (403) 292-6898 Fax: (403) 292-6902
Winnipeg <i>* office also serves Saskatchewan</i>	330 Portage Avenue Eighth Floor Winnipeg, MB R3C 0C4	Tel.: (204) 983-5114 Fax: (204) 983-2187
Toronto	National Bank Building 150 York Street Suite 810 P.O. Box 810 Toronto, ON M5H 3S5	Tel.: (416) 973-6211 Fax: (416) 862-1267
London	Talbot Centre 148 Fullarton Street Suite 1512 London, ON N6A 5P3	Tel.: (519) 645-5828 Fax: (519) 645-5580
Montreal	Tour de la Bourse 800 Victoria Square Suite 4520 P.O. Box 124 Montreal, PQ H4Z 1C3	Tel.: (514) 283-3013 Fax: (514) 878-9891
Halifax	Purdy's Wharf, Tower 2 1969 Upper Water Street Suite 1410 Halifax, NS B3J 3R7	Tel.: (902) 429-0426 Fax: (902) 423-0881

Malaysia Government Offices in Canada

High Commission of Malaysia	60 Boteler Street Ottawa, ON K1N 8Y7	Tel.: (613) 237-8931 Fax: (613) 237-4852
Consul and Trade Commissioner of Malaysia	80 Richmond Street West Suite 905 Toronto, ON M5H 2A4	Tel.: (416) 947-0004 Fax: (416) 947-0006
Consul General for Malaysia	925 West Georgia Street Suite 1900 Vancouver, BC V6C 3L2	Tel.: (604) 689-9550 Fax: (604) 685-9520

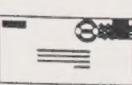
Multilateral Organizations

World Bank	Washington, DC 20433 U.S.A.	Tel.: (202) 477-1234 Fax: (202) 477-6391
Office for Liaison with International Financial Institutions	Canadian Embassy 501 Pennsylvania Avenue N.W. Washington, DC 20001	Tel.: (202) 682-7719 Fax: (202) 682-7726

Business and Professional Organizations in Canada

ASEAN-Canada Business Council (ACBC)	c/o Canadian Chamber of Commerce 55 Metcalfe Street Ottawa, ON K1P 6N4	Tel.: (613) 238-4000 Fax: (613) 238-7643
Asia Pacific Foundation	666-999 Canada Place Vancouver, BC V6C 3E1	Tel.: (604) 684-5986 Fax: (604) 681-1370
Alliance of Manufacturers and Exporters Canada	99 Bank Street, Suite 250 Ottawa, ON K1P 6B9	Tel.: (613) 238-8888 Fax: (613) 563-9218

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1-800-668-2642
Outside Canada call
1-613-748-2003

FAX TO
1-800-245-9274
Outside Canada
1-613-748-2016

CMHC
P.O. Box 35005
Stn BRM B
Toronto, ON
M7Y 6E5

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Express or MasterCard.

To avoid double billing,
please do not send
confirmation.

VISA, American Express,
and MasterCard.

To avoid double billing,
please do not send
confirmation. A fax will
be treated as an original order.

Please Print

Name

Company or Organization

Position Title

Address

City Province/State/Country

Postal/Zip Code

Telephone Number

() Fax Number

()

To Complete See Example on Reverse Side

REPORT TITLE

Please be sure the order number and report title match the listing

ORDER NUMBER	REPORT TITLE	QTY	1	2	3	4	5
			ITEM AMOUNT \$	TOTAL \$ AMOUNT 1 x 2	SHIPPING POINTS	TOTAL SHIPPING POINTS 1 x 4	
					3		
					3		
					3		
					3		
					3		
					3		
					3		
					3		
					3		
					3		

TAX TABLE

7% GST applicable to all items. PST/HST/GST applicable to shipping.
for PEI and Québec, PST is calculated on shipping plus GST.

U.S. and International orders, please pay subtotal C in U.S. funds.

Province	GST	PST	HST
Alberta	7% of C	—	—
B.C., Manitoba, & Sask.	7% of C	7% of B	—
Ontario	7% of C	8% of B	—
N.B., N.S., NF	7% of A	—	15% of B
Québec	7% of C	6.5% of B + GST	—
P.E.I.	7% of C	10% of B + GST	—

GST Registration # 100756428

Subtotal Column 3	A	Subtotal Column 5
ADD Shipping & Handling Regular Mail <input type="checkbox"/> Courier <input type="checkbox"/>	B	
Subtotal (Add A + B)	C	
Appropriate Taxes (refer to table at left)	D	
Total (Add C + D)	E	

Refer to Shipping
and Handling Charges
on the back of this
form for the shipping
and handling amount.

SEE
EXAMPLE
ON REVERSE

Shipping and Handling Charges

Points	Canada Regular Rates	Canada Courier Rates	U.S. Regular Air Rates	U.S. Courier Rates	International Regular Air Rates	International Courier Rates	Europe Courier Rates
1	2.55	5.00	5.00	11.00	7.00	24.00	19.00
2	3.65	8.00	6.50	14.00	9.00	30.00	25.00
3 to 5	5.80	11.07	8.11	30.75	12.18	63.75	47.75
6 to 10	6.18	11.07	12.46	34.75	20.61	88.75	55.75
11 to 20	6.43	12.35	18.08	42.75	38.77	118.75	71.75
21 to 40	6.94	14.90	23.81	58.75	64.65	193.75	103.75
41 to 60	7.44	17.62	29.48	74.75	68.12	253.75	129.75
61 to 80	7.95	20.51	35.15	90.75	117.36	313.75	149.75
81 to 100	8.45	23.35	40.92	106.75	146.60	373.75	169.75
101 to 120	8.96	26.20	46.59	120.75	166.71	433.75	189.75
121 to 140	9.46	29.05	52.31	134.75	184.72	493.75	209.75
141 to 160	9.97	31.90	58.00	148.75	207.45	553.75	229.75
161 to 180	10.47	34.75	63.71	162.75	228.92	613.75	249.75
181 to 200	10.98	35.60	69.38	176.75	250.29	658.75	269.75
201 to 220	11.48	40.45	75.05	190.75	N/A	718.75	289.75
221 to 240	11.99	43.30	80.72	204.75	N/A	778.75	309.75
241 to 260	12.49	46.15	86.49	218.75	N/A	838.75	329.75
261 to 280	13.00	49.00	92.21	232.75	N/A	901.75	349.75
281 to 300	13.50	51.85	97.88	246.75	N/A	958.75	369.75
Estimated Delivery times	2-3 weeks	5-10 days	2-3 weeks	5-10 days	4-8 weeks	12 days	12 days

Prices Subject to Change

CMHC Return Policy

We will replace damaged materials and correct shipping errors if we are notified within thirty days after you receive your shipment. If an item is not defective or not mistakenly shipped, then it must be returned by you at your cost within thirty days of receipt. It must arrive here in resaleable condition for you to receive credit.

International Note: Most international return shipments arrive damaged. If you received damaged items, contact CMHC at (613) 748-2969. Please do NOT return the damaged items unless we ask.

Example: To complete order form and determine shipping and handling charges

ORDER NUMBER	REPORT TITLE Please be sure the order number and report title match the listing	1	2	3	4	5
		QTY	ITEM AMOUNT \$	TOTAL AMOUNT 1×2	SHIPPING POINTS	TOTAL SHIPPING POINTS 1×4
NHA 8003	Brazil	1	35.-	35.-	3	3
NHA 8033	South Korea	2	35.-	70.-	3	6
					3	
					3	
TAX TABLE		Subtotal Column 3	A 105.-	Subtotal Column 5	9	
7% GST applicable to all items. PST/HST/GST applicable to shipping, for PEI and Québec, PST is calculated on shipping plus GST.		ADD Shipping & Handling Regular Mail <input checked="" type="checkbox"/> Courier <input type="checkbox"/>	B 6.18			
U.S. and International orders, please pay subtotal C in U.S. funds.		Subtotal (Add A + B)	C 111.18			
Province		GST	PST			HST
Alberta	7% of C	-	-			
B.C., Manitoba, & Sask.	7% of C	7% of B	-			
Ontario	7% of C	8% of B	-			
N.B., N.S., NF	7% of A	-	15% of B			
Québec	7% of C	6.5% of B + GST	-			
P.E.I.	7% of C	10% of B + GST	-			
GST Registration # 100756428						

Refer to Shipping and Handling Charges on the back of this form for the shipping and handling amount.

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